

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

TYRA H CARDWELL

Debtor(s)

Case No. 19-12206-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2019.
- 2) The plan was confirmed on 08/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/06/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,457.00.
- 10) Amount of unsecured claims discharged without full payment: \$52,429.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,150.00
Less amount refunded to debtor	\$800.00

**NET RECEIPTS: \$25,350.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,974.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,105.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,079.64**

Attorney fees paid and disclosed by debtor: \$26.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIZENS BANK	Secured	NA	17,299.00	550.00	97.86	0.00
CITY OF PHILA	Secured	NA	1,557.49	1,557.49	1,557.49	0.00
COMCAST	Unsecured	NA	314.16	314.16	17.44	0.00
CONVERGENT OUTSOURCING	Unsecured	612.18	NA	NA	0.00	0.00
DEPT OF ED/ NAVIENT	Unsecured	12,274.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOS	Unsecured	NA	251.08	251.08	13.94	0.00
DISCOVER BANK	Unsecured	NA	1,331.36	1,331.36	73.93	0.00
DISCOVER FINANCIAL	Unsecured	1,331.00	NA	NA	0.00	0.00
ERC	Unsecured	251.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,190.45	1,190.45	66.10	0.00
JEFFERSON HEALTH	Unsecured	900.00	NA	NA	0.00	0.00
JN PORTFOLIO DEBT EQUITIES	Unsecured	1,531.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC ASSIGNEE OF N	Unsecured	NA	1,021.70	1,021.70	56.73	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,435.99	1,435.99	79.73	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	3,308.12	3,308.12	183.69	0.00
MONROE & MAIN C/O	Unsecured	NA	430.21	430.21	23.89	0.00
NAVIENT	Unsecured	NA	12,356.71	12,356.71	686.12	0.00
PECO	Unsecured	891.00	NA	NA	0.00	0.00
PGW	Unsecured	1,002.65	NA	NA	0.00	0.00
PHFA LOAN SERVICING DIVISION	Secured	NA	62,201.82	14,460.02	14,460.02	0.00
PINNACLE CREDIT SERVICES	Unsecured	NA	889.27	889.27	49.38	0.00
POLICE AND FIRE FEDERAL CREDIT	Secured	NA	1,874.97	2,258.47	1,382.44	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	1,174.58	1,174.58	65.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,547.21	1,547.21	85.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,563.60	2,563.60	142.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,171.79	1,171.79	65.06	0.00
PROCO	Unsecured	100.00	NA	NA	0.00	0.00
PROFESSIONAL BUREAU OF COLLEC	Unsecured	136.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	314.00	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	2,936.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK, N.A.	Unsecured	NA	2,936.74	2,936.74	163.06	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,010.02	\$14,557.88	\$0.00
Debt Secured by Vehicle	\$2,258.47	\$1,382.44	\$0.00
All Other Secured	\$1,557.49	\$1,557.49	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,825.98</b>	<b>\$17,497.81</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,922.97</b>	<b>\$1,772.55</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,079.64</u>	
Disbursements to Creditors	<u>\$19,270.36</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$25,350.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.